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APPLICATION NO.	. F	ILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/483,537		01/14/2000	Robert D. Wilson	BLO1134-014 8517		
8698	7590	03/10/2003				
		CREST LLP	EXAMINER			
495 METRO SUITE 210				BERGIN, J	BERGIN, JAMES S	
DUBLIN, OH 43017			ART UNIT	PAPER NUMBER		
				3624		
			DATE MAILED: 03/10/2003			

Please find below and/or attached an Office communication concerning this application or proceeding.

		Application No.	Applicant(s)				
	065 - 4-45 - 0	09/483,537	WILSON, ROBERT D.				
	Office Action Summary	Examiner	Art Unit				
		James S. Bergin	3624				
The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply							
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.  - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.  - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.  - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.  - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).  - Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).  Status							
1)🖂	Responsive to communication(s) filed on <u>02 January 2003</u> .						
2a) <u></u> □	This action is <b>FINAL</b> . 2b) Thi	is action is non-final.					
3)	3) Since this application is in condition for allowance except for formal matters, prosecution as to the ments is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.						
Disposition of Claims							
,	Claim(s) <u>13-50</u> is/are pending in the application.						
	4a) Of the above claim(s) <u>13-20</u> is/are withdrawn from consideration.						
5)□	Claim(s) is/are allowed.						
6)□	Claim(s) is/are rejected.						
7) 🗌	Claim(s) is/are objected to.						
8) Claim(s) 21-50 are subject to restriction and/or election requirement.							
Application Papers							
9) The specification is objected to by the Examiner.							
10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.							
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).							
11) ☐ The proposed drawing correction filed on is: a) ☐ approved b) ☐ disapproved by the Examiner.							
If approved, corrected drawings are required in reply to this Office action.							
12) ☐ The oath or declaration is objected to by the Examiner.							
Priority under 35 U.S.C. §§ 119 and 120							
13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).							
a) ☐ All b) ☐ Some * c) ☐ None of:							
	1. Certified copies of the priority documents have been received.						
	2. Certified copies of the priority documents have been received in Application No						
<ul> <li>3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).</li> <li>* See the attached detailed Office action for a list of the certified copies not received.</li> </ul>							
14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).							
a) The translation of the foreign language provisional application has been received.  15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.							
Attachment(s)							
1) Notice 2) Notice	ee of References Cited (PTO-892) se of Draftsperson's Patent Drawing Review (PTO-948) mation Disclosure Statement(s) (PTO-1449) Paper No(s) _	5) Notice of Informal F	r (PTO-413) Paper No(s) Patent Application (PTO-152)				

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## **DETAILED ACTION**

## Election/Restrictions

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 21-40, drawn to a system for distributing spending vehicles comprising a tax refund or payment from a governmental entity, classified in class 705, subclass 31.
- II. Claims 41-50, drawn to a method for allocating a payment to a spending vehicle comprising purchasing a plurality of spending vehicles for a lump sum payment from a sponsor of the spending vehicles, classified in class 705, subclass 14.

The inventions are distinct, each from the other because of the following reasons:

- 2. Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct from each other if they are shown to be separately usable. In the instant case, the subcombination of invention II has separate utility such as a method of allocating payment to a spending vehicle that is practiced in the absence of any tax refund or payment from a governmental entity. See MPEP § 806.05(d).
- 3. Because these inventions require a different search, are distinct for the reasons given above and have acquired a separate status in the art as shown by their different classification, restriction for examination purposes as indicated is proper.

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4. Applicant is advised that the reply to this requirement to be complete must

include an election of the invention to be examined even though the requirement be

traversed (37 CFR 1.143).

Any inquiry concerning this communication or earlier communications from the

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examiner should be directed to James S. Bergin whose telephone number is 703 308-

8549. The examiner can normally be reached on Monday-Thursday 8.30-6.00 and on

alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Vincent Millin can be reached on 703 308-1065. The fax phone numbers for

the organization where this application or proceeding is assigned are 703 305-7687 for

regular communications and 703 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or

proceeding should be directed to the receptionist whose telephone number is 703 308-

1113.

**JSB** 

March 5, 2003

TECHNOLOGY CENTER 3600